

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

Valuation of Security     Assumption of Executory Contract or Unexpired Lease     Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re:  
Arbab H. Ullah  
Fatima A. Ullah

Case No.: 17-26807  
Judge: ABA

Debtor(s)

**Chapter 13 Plan and Motions**

☐ Original    ☒ Modified/Notice Required    Date: 12/20/21  
☐ Motions Included    ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: BST

Initial Debtor: AHU

Initial Co-Debtor: FAU

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ 200.00 per month to the Chapter 13 Trustee, starting on January 01, 2022 for approximately 8 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☒ NONE

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

### Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ application for fees
DOMESTIC SUPPORT OBLIGATION		to be filed
State of New Jersey	Taxes and certain other debts	\$250.00

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence:** ☒ **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears:** ☒ **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**c. Secured claims excluded from 11 U.S.C. 506:** ☒ **NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments** ☐ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
Bank of America	11 Bedford Drive, Egg Harbor Township, NJ 08234 Atlantic Cnty	\$51,772.00	\$233,819.00	Ditech Financial, LLC \$260,962.00	No value	n/a	0.00

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender** ☒ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

**f. Secured Claims Unaffected by the Plan** ☐ NONE

The following secured claims are unaffected by the Plan:

Ameican Honda Finance  
Ditech Financial, LLC  
Gregory Funding, Servicer for Ajax Mortgage Loan Trust 2021-F

**g. Secured Claims to be Paid in Full Through the Plan:** ☒ NONE

Creditor	Collateral	Total Amount to be Paid Through the Plan

**Part 5: Unsecured Claims** ☐ NONE

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ \_\_\_\_\_ to be distributed *pro rata*  
☐ Not less than \_\_\_\_\_ percent  
☒ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

☐ NONE

property leases in this Plan.)

the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
Nissan Infinity LT	0.00	auto lease	assume	

☐ NONE

***Notice of Chapter 13 Plan Transmittal***, within the time and in the manner set forth in D.N.J. LBR 3015-1. A ***Certification of Service, Notice of Chapter 13 Plan Transmittal, and valuation*** must be filed with the Clerk of Court when the plan and transmittal notice are served.

☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☐ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
Bank of America Mortgage	11 Bedford Drive, Egg Harbor Township, NJ 08234 Atlantic County	\$51,772.00	\$233,819.00	Ditech Financial, LLC \$260,962.00	-27,143.00	\$51,772.00

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.** ☐ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon confirmation  
☐ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.



**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages

**d. Post-Petition Claims**

The Standing Trustee ☒ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification ☐ NONE**

**NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: \_\_\_\_\_.

Explain below **why** the plan is being modified:  
Required by Court Order after mortgage modification approved

Explain below **how** the plan is being modified:  
To continue payment of \$200.00 monthly for remainder of plan after receiving mortgage modification

Are Schedules I and J being filed simultaneously with this Modified Plan?

☒ Yes

☐ No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 12/20/21

/s/ Arbab H. Ullah  
Debtor

Date: 12/20/21

/s/ Fatima A. Ullah  
Joint Debtor

Date: 12/20/21

/s/ Brian S. Thomas  
Attorney for Debtor(s)

In re:  
Arbab H. Ullah  
Fatima A. Ullah  
Debtors

Case No. 17-26807-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Dec 22, 2021

Form ID: pdf901

Total Noticed: 78

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 24, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Arbab H. Ullah, Fatima A. Ullah, 11 Bedford Drive, Egg Harbor Township, NJ 08234-7907
aty	+ Kenneth G. Andres, 264 Kings Highway East, Cherry Hill, NJ 08033-1907
aty	+ Michael Berger, Andres & Berger, 264 Kings Highway East, Haddonfield, NJ 08033-1923
cr	+ Ajax Mortgage Loan Trust 2021-F, Mortgage-Backed S, PO Box 230579, Tigard, OR 97281-0579
cr	+ LoanCare LLC, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
cr	+ Vision Properties, Dandelion Plaza, LLC, 1147 S. White Horse Pike, Hammonton, NJ 08037-1023
517018245	+ ACS Education Services, 501 Bleecker Street, Utica, NY 13501-2401
517018247	++ AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088 address filed with court:, American Honda Finance, 201 Little Falls Drive, Wilmington, DE 19808
519285501	+ Ajax Mortgage Loan Trust, c/o Gregory Funding LLC, PO Box 230579, Tigard, OR 97281-0579
519291897	Ajax Mortgage Loan Trust 2021-F, c/o Gregory Funding LLC, PO Box 742334, Los Angeles, CA 90074-2334
519291898	+ Ajax Mortgage Loan Trust 2021-F, c/o Gregory Funding LLC, PO Box 742334, Los Angeles, CA 90074-2334, Ajax Mortgage Loan Trust 2021-F c/o Gregory Funding LLC 90074-2334
517018246	+ American Express, PO Box 981537, El Paso, TX 79998-1537
517115099	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517018248	+ Atlantic County Special Civil Part, 1201 Bacharach Boulevard, Atlantic City, NJ 08401-4510
517018249	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank of America, PO Box 982238, El Paso, TX 79998
517240508	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517056318	+ Bazil Elahi, Justin R. White Esq, Testa Heck Testa & White PA, 424 W. Landis Avenue, Vineland NJ 08360-8111
517018251	Bazil Elahi, 1673 Neptune Terrace, Vineland, NJ 08360
518964167	+ Brian Hunkins, Esquire, NJ Attorney General, 25 West Market Street, Trenton, NJ 08611-2148
518964168	+ Brooke A. Bonett, Esquire, Attorney III, Geico Staff Counsel, 10,000 Lincoln Drive East, Suite 300, Marlton, NJ 08053-3105
517056618	+ COLLEGE LOAN CORP on behalf of MHEAC, d/b/a ASA, Keith Coburn, MHEAC d/b/a ASA, 100 Cambridge Street, Suite 1600 Boston, MA 02114-2518
517018255	+ Charles H. Jones, IV, Esquire, PC, PO Box 1074, Hammonton, NJ 08037-5074
517223159	+ CircleBack Lending, Inc., County Bank, PO Box 1719, Portland, OR 97207-1719
517018258	Cornerstone/American Ed Services, PO Box 61047, Philadelphia, PA 19106
517761532	Discover Student Loans, PO BOX 6107, Carol Stream, IL 60197-6107
517042011	Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154
517545089	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
517545090	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408, ECMC, PO BOX 16408 ST. PAUL, MN 55116-0408
517324929	+ Grassy Sprain Group, Suite C-11, #217, 9858 Clint Moore Rd, Boca Raton, FL 33496-1034
517324930	+ Grassy Sprain Group, Suite C-11, #217, 9858 Clint Moore Rd, Boca Raton, FL 33496, Grassy Sprain Group Suite C 33496-1034
518965264	+ Kenneth Andres, Jr., Andres & Berger, 264 Kings Highway East, Haddonfield, NJ 08033-1923
518320494	+ LoanCare, LLC, P.O. Box 8068, Virginia Beach, VA 23450-8068
518320495	+ LoanCare, LLC, P.O. Box 8068, Virginia Beach, VA 23450, LoanCare, LLC, P.O. Box 8068 Virginia Beach, VA 23450-8068
517018265	++ NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366 address filed with court:, Nissan Infinity LT, 8900 Freeport Parkway, Irving, TX 75063
517029854	Nissan, POB 660366, Dallas, TX 75266-0366
518964170	+ Patricia L. Sampoli, Esquire, Youngblodd Lafferty & Sampoli, PA, 1201 New Road, Suite 230, Linwood, NJ 08221-1154
517018266	+ Quality Asset Recovery, 7 Foster Avenue, Gibbsboro, NJ 08026-1191
519285500	Rob Saltzman, Esquire, 20000 Horizon Way, Suite 900, Mt. Laurel, NJ 08054-4318

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517227644 ++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court., State of New Jersey, Department of Taxation, PO Box 267, Trenton NJ 08695-0267

517439122 State of New Jersey, Department of the Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245

517088090 + TD Bank, 30 Montgomery Street Suite 1205, Jersey City NJ 07302-3835

517083315 + TD Bank, N.A., PO Box 16029, Lewiston, ME 04243-9507

517018270 + TD Bank/Target Credit, PO Box 673, Minneapolis, MN 55440-0673

517018271 + Testa Heck et al, 424 Landis Avenue, Vineland, NJ 08360-8111

517145176 + Vision Properties, Dandelion Plaza, LLC, c/o Howard N. Sobel, P.A., 507 Kresson Road, Voorhees, NJ 08043-9564

517018274 + WF Card Service, PO Box 14517, Des Moines, IA 50306-3517

517018273 + Wells Fargo, PO Box 14517, Des Moines, IA 50306-3517

517138951 Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

517135259 Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

518964171 + William Bloom, Esquire, Methfessel & Werbel, 2025 Lincoln Highway, Suite 200, Edison, NJ 08817-2840

TOTAL: 50

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 22 2021 20:35:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 22 2021 20:35:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517026495	Email/Text: ebnbankruptcy@ahm.honda.com	Dec 22 2021 20:35:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
517018253	+ Email/PDF: acg.bmw.ebn@aisinfo.com	Dec 22 2021 20:46:49	BMW Financiacial, PO Box 3608, Dublin, OH 43016-0306
517018252	+ Email/Text: EBN_IndianapolisIMC@receivemorermp.com	Dec 22 2021 20:35:00	Berks Credit and Collection, PO Box 329, Temple, PA 19560-0329
517018254	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 22 2021 20:46:59	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
517203329	+ Email/Text: bankruptcy@cavps.com	Dec 22 2021 20:35:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
517018257	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 22 2021 20:47:15	Citi Cards, PO Box 6241, Sioux Falls, SD 57117-6241
517018259	+ Email/PDF: creditonebknotifications@resurgent.com	Dec 22 2021 20:46:50	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
517018260	Email/Text: mrdiscen@discover.com	Dec 22 2021 20:34:00	Discover, PO Box 15316, Wilmington, DE 19850
517018263	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 22 2021 20:47:15	Macys, PO Box 8218, Mason, OH 45040
517199845	Email/Text: bnc-quantum@quantum3group.com	Dec 22 2021 20:35:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
517028567	Email/Text: mrdiscen@discover.com	Dec 22 2021 20:34:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517071258	+ Email/Text: DSLBKYP@discover.com	Dec 22 2021 20:35:00	Discover Student Loans, PO Box 30925, Salt Lake City, UT 84130-0925
517018261	+ Email/Text: DSLBKYP@discover.com	Dec 22 2021 20:35:00	Discover Student Loans, PO Box 30948, Salt Lake City, UT 84130-0948
517545089	Email/Text: ECMCBKNotices@ecmc.org	Dec 22 2021 20:35:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
517545090	Email/Text: ECMCBKNotices@ecmc.org	Dec 22 2021 20:35:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408, ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408

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517018256	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 22 2021 20:46:58	Chase, PO Box 15298, Wilmington, DE 19850
517235729	Email/PDF: resurgentbknotifications@resurgent.com	Dec 22 2021 20:47:03	LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517018264	+ Email/Text: bankruptcy@nbtbank.com	Dec 22 2021 20:35:00	NBT Bank, 20 Mohawk Street, Canajoharie, NY 13317-1144
517181420	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 22 2021 20:46:49	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541
517099502	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 22 2021 20:46:49	Portfolio Recovery Associates, LLC, c/o Lowes, POB 41067, Norfolk VA 23541
517181422	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 22 2021 20:46:49	Portfolio Recovery Associates, LLC, c/o RCS Direct Marketing/Orchard Bank, POB 41067, Norfolk VA 23541
517099443	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 22 2021 20:47:00	Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
517018267	+ Email/PDF: gecsed@recoverycorp.com	Dec 22 2021 20:47:10	Syncb/Amazon, PO Box 965013, Orlando, FL 32896-5013
517018268	+ Email/PDF: gecsed@recoverycorp.com	Dec 22 2021 20:46:48	Syncb/Lowe's, PO Box 965005, Orlando, FL 32896-5005
517020202	+ Email/PDF: gecsed@recoverycorp.com	Dec 22 2021 20:46:59	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517018269	Email/Text: bankruptcy@td.com	Dec 22 2021 20:35:00	TD Bank, PO Box 84037, Columbus, GA 31908
517264110	+ Email/Text: bncmail@w-legal.com	Dec 22 2021 20:35:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
517018272	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 22 2021 20:46:54	THD/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497

TOTAL: 30

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
trfee	*+	Grassy Sprain Group, Suite C-11, #217, 9858 Clint Moore Rd., Boca Raton, FL 33496-1034
517018250	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank of America Mortgage, 4161 Piedmont Parkway, Greensboro, NC 27410
518964169	*+	Brooke A. Bonett, Esquire, Attorney III, Geico Staff Counsel, 10,000 Lincoln Drive East, Suite 300, Marlton, NJ 08053-3105
517761732	*	Discover Student Loans, PO BOX 6107, Carol Stream, IL 60197-6107
517445858	*P++	STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245, address filed with court:, State of New Jersey, Department of Taxation, PO Box 267, Trenton NJ 08695-0267
517018262	##+	Ditech Financial, LLC, PO Box 6172, Rapid City, SD 57709-6172

TOTAL: 0 Undeliverable, 5 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

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the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 24, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 22, 2021 at the address(es) listed below:

Name	Email Address
Brian S. Thomas	on behalf of Debtor Arbab H. Ullah brian@brianthomaslaw.com
Brian S. Thomas	on behalf of Joint Debtor Fatima A. Ullah brian@brianthomaslaw.com
Denise E. Carlon	on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Howard N. Sobel	on behalf of Creditor Vision Properties Dandelion Plaza, LLC hsobel@sobellaw.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Robert P. Saltzman	on behalf of Creditor Ajax Mortgage Loan Trust 2021-F Mortgage-Backed Securities, Series 2021-F, by U.S. Bank National Association, as Indenture Trustee c/o Gregory Funding LLC dnj@pbslaw.org
Sindi Mncina	on behalf of Creditor Ditech Financial LLC smncina@raslg.com
Sindi Mncina	on behalf of Creditor LoanCare LLC smncina@raslg.com
Stuart H. West	on behalf of Creditor Ajax Mortgage Loan Trust 2021-F Mortgage-Backed Securities, Series 2021-F, by U.S. Bank National Association, as Indenture Trustee c/o Gregory Funding LLC swest@pbslaw.org
Stuart H. West	on behalf of Creditor LoanCare LLC swest@pbslaw.org
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
TOTAL: 12	